



Order Filed on February 26,
2018 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Deutsche Bank National Trust Company, as Trustee
for Morgan Stanley ABS Capital I Inc. Trust 2006-
HE3

In Re:

Lenore G. Williams,

Debtors.

Case No.: 14-22478 JNP

Adv. No.:

Hearing Date: 2/7/18 @ 10:00 A.M.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO THE
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN AND PROVIDING FOR STAY
RELIEF**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 26, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor:

Lenore G. Williams

Case No.:

14-22478 JNP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN AND
PROVIDING FOR STAY RELIEF**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3., the holder of a first mortgage on property known as 516 East Oak St, Millville, NJ, 08332, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for the Secured Creditor and Moshe Rothenberg, Attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

■ Real Property More Fully Described as:

Land and premises commonly known as 516 East Oak Street, Millville, NJ 08332

It is further **ORDERED** that the Secured Creditor may join the Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED** that stay relief is granted as to the subject property regardless of the provisions in the Debtor's chapter 13 plan stating otherwise; and

It is further **ORDERED** that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property;

Debtor:

Lenore G. Williams

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**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN AND
PROVIDING FOR STAY RELIEF**

It is further **ORDERED** that Secured Creditor's objection to the confirmation of Debtor's Chapter 13 plan is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Lenore G Williams
Debtor

Case No. 14-22478-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db +Lenore G Williams, 516 East Oak Street, Millville, NJ 08332-3150

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com, mortoncraigecf@gmail.com

Moshe Rothenberg on behalf of Debtor Lenore G Williams mosherothenbergbkesq@gmail.com, alyson@mosherothenberg.com

Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com

TOTAL: 9